

My yearly insurance check

Ten questions to go through once a year, so your cover still fits your life.

Set a reminder once a year, for example on your birthday, and go through the list with your policies in front of you.

01 Your life

- ☐ Has anything changed in the family: marriage, a child, divorce, a child who left home?
- ☐ Has your job or income changed?
- ☐ Did you take out, pay off or refinance a loan?

02 Your cover

- ☐ Are the beneficiaries on your life policies the people you want today?
- ☐ Is the sum insured enough for the loans and the family's needs?
- ☐ Do you know your health plan's annual limit, its excess and what it does not cover?
- ☐ Is any cover duplicated, or is there a gap no policy covers?

03 Costs and paperwork

- ☐ Are the premiums still comfortable for your budget?
- ☐ Have you kept the premium certificates for your tax return?
- ☐ Does someone close to you know where the policies are and whom to call?

If you answered "no" or "I don't know" to any question, a review is worth it. Bring your policies and we will look at them together, with no commitment.



Giannis Farazis

Life insurance advisor · ICCS Reg. No. 7854

- MOBILE +357 97 840941
- OFFICE +357 22 124867
- ADDRESS 124C Strovolou Avenue, 5th floor, Nicosia
- WEBSITE farazisgiannis.com



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General information, not personal advice. Every policy applies on its own terms.